

IN RE:

PATRICK SUSCHAK
CHRISTINA SUSCHAK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-20402

Chapter 13

Document No.: 133

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 11th day of June, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
6/11/24 11:12 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


U.S. BANKRUPTCY JUDGE

dmk

In re:
Patrick Suschak
Christina Suschak
Debtors

Case No. 19-20402-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Jun 11, 2024

Form ID: pdf900

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db	Patrick Suschak, 514 Spring Street, Latrobe, PA 15650-1935
jdb	# Christina Suschak, 721 Mission Road, Latrobe, PA 15650-2617
14987053	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance Corporation, 201 Little Falls Drive, Wilmington, DE 19808
14987058	+ Chrysler Capital, Santander Tower, 1601 Elm Street, #800, Dallas, TX 75201-7260
14987067	+ Excelsa Health CarePayment, 9600 SW Nimbus Avenue, Suite 260, Beaverton, OR 97008-7386
14987068	+ Excelsa health Medical Group, 532 West Pittsburgh Street, Greensburg, PA 15601-2239
14987069	+ Freedom Mortgage, P.O. Box 50248, Indianapolis, IN 46250-0248
14987070	+ Jennifer Miller, 537 Virginia Avenue, Ambridge, PA 15003-1661
14987072	Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
14987076	+ Patrick William Suschak, 1360 Ross Mountain Park Road, New Florence, PA 15944-2240
14987078	+ Sybchrony Bank/Old Navy, P. O. Box 965005, Orlando, FL 32896-5005
14987083	+ Westmoreland Hospital, 532 West Pittsburgh Street, Greensburg, PA 15601-2282

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jun 12 2024 00:32:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 12 2024 00:36:14	WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
14987052	Email/Text: bncnotifications@pheaa.org	Jun 12 2024 00:31:00	AES/BHEA - US Bank, P. O. Box 61047, Harrisburg, PA 17106-1047
14996600	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 12 2024 00:33:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14987055	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 12 2024 00:36:13	Capital One, P. O. Box 30253, Salt Lake City, UT 84130-0253
14987054	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 12 2024 00:36:13	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14987056	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 12 2024 00:36:07	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
14998594	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 12 2024 00:36:33	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

District/off: 0315-2

User: auto

Page 2 of 4

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			28272-1083
15013787	Email/PDF: bncnotices@becket-lee.com	Jun 12 2024 00:36:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14987059	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 12 2024 01:18:20	Citicards CBNA, 701 E. 60th St. N, Sioux Falls, SD 57104-0432
14987060	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 12 2024 00:31:00	Comenity Bank/ANNTYLR, P. O. Box 182789, Columbus, OH 43218-2789
14987061	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 12 2024 00:31:00	Comenity Bank/Express, P. O. Box 182789, Columbus, OH 43218-2789
14987062	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 12 2024 00:31:00	Comenity Bank/Legendary Pin, P.O. Box 182273, Columbus, OH 43218-2273
14987063	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 12 2024 00:31:00	Comenity Bank/Victoria's Secret, P. O. Box 182789, Columbus, OH 43218-2789
15031866	Email/Text: BKPT@cfna.com	Jun 12 2024 00:29:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14987064	Email/Text: BKPT@cfna.com	Jun 12 2024 00:29:00	Credit First, N.A., P.O. Box 81083, Cleveland, OH 44181-1344
14987065	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 12 2024 00:36:01	Credit One Bank, P. O. Box 98875, Las Vegas, NV 89193-8875
14987066	Email/Text: mrdiscen@discover.com	Jun 12 2024 00:29:00	Discover Financial Services, P. O. Box 30954, Salt Lake City, UT 84130
14987074	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 12 2024 00:36:45	Macy's, P. O. Box 8218, Mason, OH 45040
15031764	Email/Text: bnc-quantum@quantum3group.com	Jun 12 2024 00:32:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14991128	+ Email/Text: DSLBKYP@discover.com	Jun 12 2024 00:33:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15155764	Email/Text: ECMCBKNotices@ecmc.org	Jun 12 2024 00:32:00	Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408
15008896	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 12 2024 00:31:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14987057	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 12 2024 00:36:01	Chase Card, P. O. Box 15298, Wilmington, DE 19850
14987071	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 12 2024 00:29:00	Kohls/Capital One, P. O. Box 3115, Milwaukee, WI 53201-3115
14987073	Email/Text: teller2@lescofcu.com	Jun 12 2024 00:29:00	Lesco Federal Credit Union, 2613 Ligonier Street, Latrobe, PA 15650
15021089	Email/PDF: resurgentbknottifications@resurgent.com	Jun 12 2024 00:36:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14990381	Email/Text: EBN@Mohela.com	Jun 12 2024 00:30:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
15013776	+ Email/Text: bankruptcy@marinerfinance.com	Jun 12 2024 00:30:00	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14987075	+ Email/Text: EBN@Mohela.com	Jun 12 2024 00:30:00	Mohela/U.S. Department of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243
15000990	+ Email/Text: bncnotifications@pheaa.org	Jun 12 2024 00:31:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15031594	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 12 2024 01:07:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14988501	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

District/off: 0315-2

User: auto

Page 3 of 4

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15002288	+ Email/Text: ebnpeoples@grblaw.com	Jun 12 2024 01:18:20	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15027406	Email/Text: bnc-quantum@quantum3group.com	Jun 12 2024 00:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14987077	+ Email/Text: DSLBKYP@discover.com	Jun 12 2024 00:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14987079	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 12 2024 00:33:00	Student Loan Corp, P. O. Box 30948, Salt Lake City, UT 84130-0948
14987080	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 12 2024 01:07:38	Synchrony Bank/JC Penney, P. O. Box 965005, Orlando, FL 32896-5005
14987081	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 12 2024 00:36:14	Synchrony Bank/Toys R Us, P. O. Box 965005, Orlando, FL 32896-5005
14994748	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 12 2024 01:07:46	Synchrony Bank/Walmart, P. O. Box 965024, Orlando, FL 32896-5024
14987084	+ Email/Text: bkfilings@zwickerpc.com	Jun 12 2024 00:36:20	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Jun 12 2024 00:33:00	Zwicker and Associates, 80 Minutman Road, Andover, MA 01810-1008

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14987082	##+	Wells Fargo EFS, P. O. Box 84712, Sioux Falls, SD 57118-4712

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Justin P. Schantz	

District/off: 0315-2

User: auto

Page 4 of 4

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on behalf of Joint Debtor Christina Suschak jschantz@my-lawyers.us
colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;law
careecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com

Justin P. Schantz

on behalf of Debtor Patrick Suschak jschantz@my-lawyers.us
colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;law
careecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com
mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 9